



Order Filed on January 29, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)

Law Office Peter Zimnis  
1245 Whitehorse Mercerville Rd  
Trenton, NJ 08619  
609-581-9353  
Attorney for Debtors

In Re:

ANGELO ZEPPADORO  
NICOLE ZEPPADORO

Case Number: 13-21838

Hearing Date: \_\_\_\_\_

Judge: Kathryn C. Ferguson

Chapter: 13

Recommended Local Form: ☒ Followed

☐ Modified

### ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following page is hereby **ORDERED**.

DATED: January 29, 2018

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson", is written over a horizontal line.  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

Debtor(s) Angelo Zeppadoro and Nicole Zeppadoro  
Case No. 17-21838/KCF  
Caption: Order Approving Loan Modification

At Trenton in the said District

Upon consideration of debtor's motion for an order approving the loan modification and the Court having considered the debtor's motion and any opposition thereto, and good and sufficient cause appearing therefrom for the entry of this order,

IT IS hereby ORDERED as follows:

1. The debtor's application to enter into a loan modification with Specialized Loan Servicing (SLS) on the property located at 4 Lakeview Dr., Hamilton NJ is hereby approved pursuant to the terms outlined in the debtor's certification in support of the loan modification motion.
2. In the event the loan modification is completed and the pre-petition arrear are capitalized into the loan, Secured Creditor shall amend the arrearage portion of this proof of claim to zero or withdraw the claim within thirty (30) days of completion of the loan modification
3. The Chapter 13 Trustee shall suspend disbursements to Secured Creditor pending completion of loan modification and all money that would otherwise be paid to secured creditor be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the trustee is notified by the Secured Creditor that the modification was not consummated.
4. In the event the modification is not consummated, the Secured Creditor shall notify the Trustee and Debtor's Attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to Secured Creditor
5. In the event the proof of claim is amended to zero or withdrawn, the Trustee may disburse the funds being held pursuant to this order to other creditors in accordance with the previous provisions of the confirmed plan.

6. Debtors shall file a Modified Plan within twenty (20) days of the finalization of the loan modification.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Angelo G Zeppadoro  
Nicole Zeppadoro  
Debtors

Case No. 17-21838-KCF  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2018.  
db/jdb +Angelo G Zeppadoro, Nicole Zeppadoro, 4 Lakeview Dr, Trenton, NJ 08620-1907

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 01, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor U.S. ROF III Legal Title Trust 2015-1, by U.S. Bank National Association, as Legal Title Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John Zimnis on behalf of Debtor Angelo G Zeppadoro njbankruptcylaw@aol.com.  
John Zimnis on behalf of Joint Debtor Nicole Zeppadoro njbankruptcylaw@aol.com.  
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Peter E. Zimnis on behalf of Joint Debtor Nicole Zeppadoro njbankruptcylaw@aol.com  
Peter E. Zimnis on behalf of Debtor Angelo G Zeppadoro njbankruptcylaw@aol.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8